



**THIS ORDER IS SIGNED AND ENTERED.**

**Dated: November 4, 2024**

**Hon. Catherine J. Furay  
United States Bankruptcy Judge**

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WISCONSIN**

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In re: Richard Cetnarowski  
Brook Cetnarowski,  
Debtors

Case No. 24-11605-cjf

Chapter 13

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**ORDER DENYING MOTION FOR RELIEF FROM THE  
AUTOMATIC STAY AND FOR ABANDONMENT, WITH CONDITIONS**

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Pursuant to the motion for relief from the automatic stay of 21<sup>st</sup> Mortgage Corporation, its successors and/or assignees (hereinafter “the movant”) with respect to collateral property located at 6300 Birch Street, Trailer 12, Schofield (Weston), Wisconsin 54476, this matter was heard on 10/22/2024, the movant appearing through Attorney Bryan Ward LLC., by Bryan Ward; the debtor appearing through Miller & Miller Law, LLC, by Michelle Angell; and the Chapter 13 Trustee’s office also appearing. Upon consideration of the documents filed by the parties and statements of counsel at the hearing,

IT IS HEREBY ORDERED that the motion is denied, subject to the following terms and conditions:

1. Movant may file a supplemental claim in the amount of \$3,156.25, which includes payment arrearage of \$1,907.25 through October 31, 2024, and Movant’s fees and costs in the amount of \$ 1,249.00.00. The supplemental claim shall be repaid through Debtor’s Chapter 13 Plan.

2. Commencing with the November 15, 2024 monthly payment, and continuing through and including the April 15, 2025 payment, Debtor shall make all monthly mortgage payments to the Movant as required by the applicable loan documents. In the event any such payment is not received in a timely manner, the Movant, its servicing agent or its counsel may submit evidence of default and a proposed order for immediate relief from the automatic stay to the court for signature.

3. Thereafter, the Debtor shall make all monthly payments to the Movant as required by the applicable loan documents. In the event any such payment is not received in a timely manner, counsel for the movant may renew the motion by letter, and the motion will be granted unless Debtor files an objection requesting a hearing within 14 days of the motion renewal.

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